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that the cost of any 100,000 accidents will not vary greatly from the costs as distributed by this table, and still more emphatically does he maintain that even though the actual cost may not be as herein indicated, the table is sufficiently accurate to enable the measurement of differences between various compensation acts. A reconstruction of the table after the accumulation of a few years' experience is anticipated, but not a change in the method and its application.

Fatal accidents entail consequences making necessary the provision for widows, children, and other dependents, the numbers of whom have not been determined by any American experience. Since benefits to children cease usually at the age of sixteen to eighteen years, the question of the age of the decedent comes into play; another factor also is, of course, the number of such decedents who were single at the time of death. Each of these items is taken up. Considering the meagerness of the data available, probably the only claim that would be made, and certainly the only claim that could be supported, is that the material offered is the best available and will serve a useful purpose during the tentative period of American compensation administration.

Some errors appear which indicate a lack of the most careful proof-reading, and also of checking up statements that should be comparable, as where sums or differences of presented data are shown; and on p. 28 the second section of the table is headed Disbursements, when it should obviously be Dismemberments. As far as observed however these are not misleading to a careful reader.

Undoubtedly the work will supply a present necessity in enabling the avoidance of either haphazard estimates or slavish detailed computation for each individual state; and more particularly by furnishing a common standard, even though not an entirely accurate one, for the determination of differentials, that must serve until the accumulation of a better collective experience.

LINDLEY D. CLARK

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The Normans in European History. By CHARLES H. HASKINS. Boston and New York: Houghton Mifflin Co., 1915. 8vo, pp. viii+258. \$2.00 net.

No scholar in the English-speaking world—perhaps no other scholar—has so complete a knowledge of the history of the Normans in Europe as the author of this book. For years past his articles have appeared

in the foremost historical reviews of France, England, and the United States, dealing with many phases of Norman history in France, England, and Sicily. These monographs are soon to be collected into a volume of *Studies in Norman Institutions*. Meantime those interested in the subject will find the present volume an excellent introduction to the more intensive work.

The book consists of eight lectures originally delivered before the Lowell Institute in February, 1915, viz., "Normandy and Its Place in History"; "The Coming of the Northmen"; "Normandy and England"; "The Norman Empire"; "Normandy and France"; "Norman Life and Culture"; "The Normans in the South"; "The Norman Kingdom of Sicily." In the first chapter the continuity of Norman history is emphasized. In 1911 Normandy celebrated the one-thousandth anniversary of its existence, and, as the author says:

In this transitory world the thousandth anniversary of anything is sufficiently rare to challenge attention. . . . The discovery of the Pacific is only four hundred years old, the signing of the Great Charter but seven hundred. The oldest American university has celebrated only its two hundred and fiftieth anniversary, the oldest European only its eight-hundredth. Even those infrequent commemorations which carry us back a thousand years or more, like the millenary of King Alfred or the sixteen-hundredth Constantinian jubilee of 1913, are usually reminders of great men or great events rather than, as in the case of Normandy, the completion of a millennium of continuous historical development.

Professor Haskins makes the point that the Norman Conquest was "a natural outgrowth of Norman discipline and of Norman expansion," and that England after 1066, if considered in proper historical focus, must be looked at as a part of the Norman Empire, and not as an isolated state. English and American people are naturally inclined to accentuate too much the position of England. Institutional history must needs play a large part in the history of Norman achievement, and the treatment of this difficult subject is admirably lucid. It summarizes in compact form the results of the research embodied in the series of *Studies* mentioned.

Professor Haskins combines in rare degree the lore of the scholar and the attributes of the artist. The chapter on "Norman Life and Culture" is the only treatment of its kind known to me; for there is no general account of Norman life and culture in the Middle Ages. In Sicily, as every student of mediaeval history knows, Norman culture reached its finest flower, and this history, as "one of the culminating points of

Mediterranean civilization," is written only as one could write who knows and loves whereof he writes. Most of the Norman princes were stark and strong, or brilliantly versatile, personalities. The portrait-sketches scattered through the book, notably that of Henry Plantagenet, form interesting reading.

The bibliographies attached to each chapter are excellent. The only regret one has in laying down this book is that there is nothing upon the history of the Norse in Russia and the Norman part in Spanish history. Perhaps the limitations of a course of lectures made the exclusion of these subjects necessary. The latter subject, in particular, is a virgin field of research.

JAMES WESTFALL THOMPSON

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Materials of Corporation Finance. By CHARLES W. GERSTENBERG.

New York: Prentice Hall, Inc., 1915. 8vo, pp. xxi+1008.
\$4.00.

Those who believe in the pedagogical value of source material as a means for stimulating the student's interest and driving home by practical illustrations and discussions the relation of principles to actual affairs will welcome this new case book in a field of study not hitherto so supplied.

The general field covered seems to include at least a portion of investment as well as corporation finance. More specifically the author summarizes it as follows: "Kinds of business associations; organization and legal management of corporations; kinds of stock and rights of stockholders; corporate bonds, notes, and mortgages; control of the issue of securities by the state; sale of stocks and bonds to stockholders and the public; prospectuses; Wall Street market; promotion; intercorporate relations; financial management and provision of working capital; readjustments and reorganizations." About half the book is given to the last four topics.

In the main the selections here collected are well suited to the purpose in view. The editor has limited himself to what may fairly be called raw case material, and no attempt is made to include discussions of different points or anything in the nature of textbook exposition. As to the choice of particular selections and the method of editing there will always be room for much difference of opinion, and since a limit has to be set, though a very generous one in this case, there will always be